**Online Banking
How to Use SecureMessaging (pushTAN)**

1. SecureMessaging (using the pushTAN app for sending TANs)

You need a transaction authorization number (TAN) to access the online banking system and to authorize transactions. The procedure that you have selected uses Warburg Bank's SecureMessaging functionality to generate the TANs.

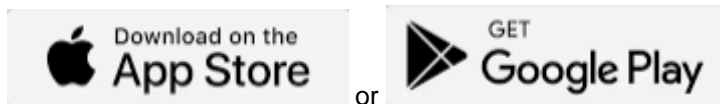The M.M.Warburg SecureMessaging App that is used for this is available in standard app stores.

You can access **M.M.Warburg & CO's online banking** system via our website

www.mmwarburg.com

by clicking on the **Online Banking login** menu item. The system's responsive design ensures optimal viewing on mobile devices.

1.1 Installing the app

You can download Warburg Bank's SecureMessaging App via your app store.
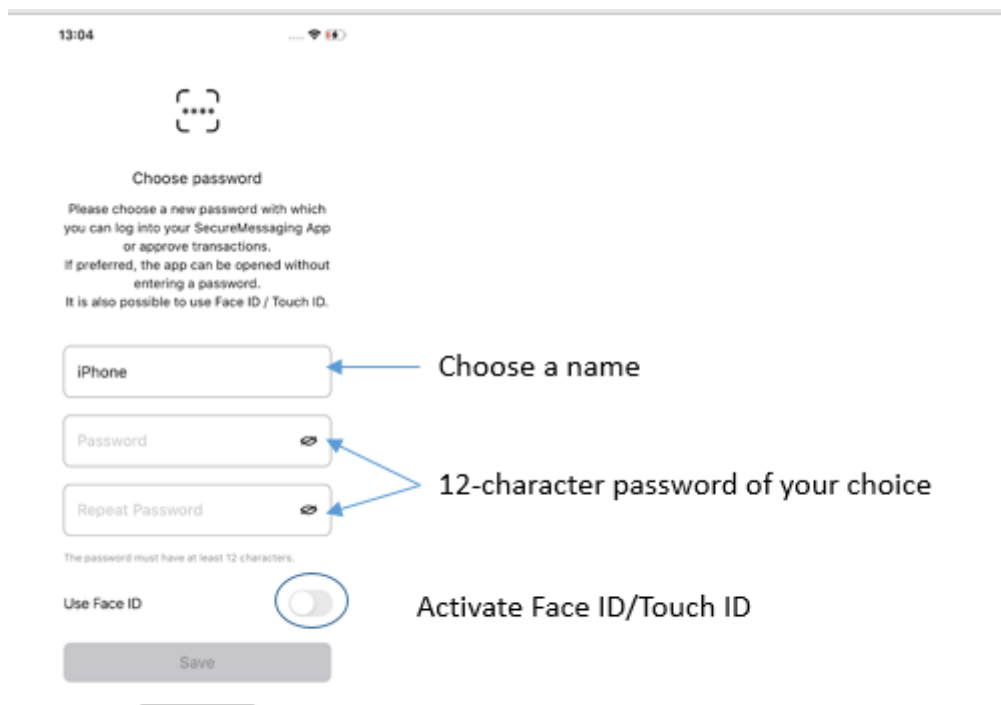
 or

Enter "MMWarburg" in the search bar and select the "M.M.Warburg SecureMessaging" app.

The app will open and install on your mobile device when you click on the button.

1.2 Registering the app

Once you have successfully downloaded the app from your app store, you will be prompted to register in your app.

Please log in to the online banking system using your client number and personal identification number (PIN) to link your app with the system.

1.3 Login

To log in, you need to enter your client number and PIN, which you will have received from us by post.
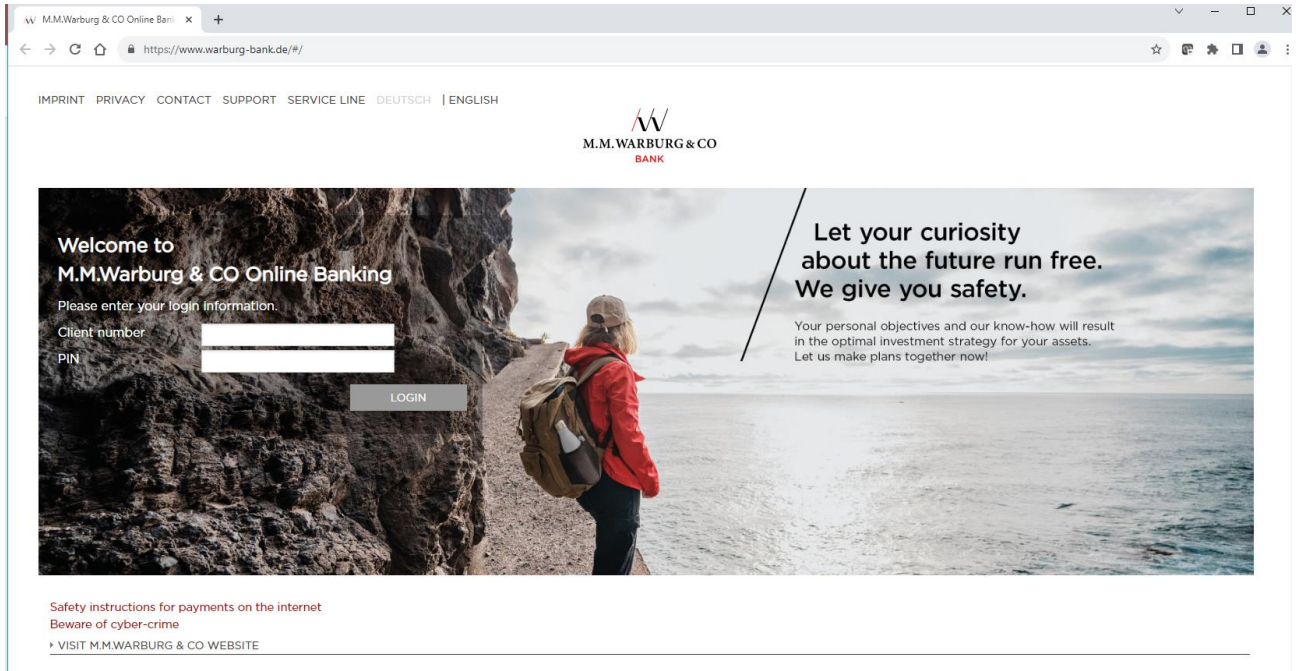
1.4 Registering the SecureMessaging App in the online banking system

Once you have logged in to the online banking system, you will receive a QR code that you can scan using your SecureMessaging App and use to register your mobile device as a TAN medium. After this, you will received an activation code via SMS or e-mail, as requested, and must enter this in the app. Once you have successfully entered the activation code, you can use the SecureMessaging app as a TAN medium.

The activation code is valid for 4 days. If you exceed the time limit and the activation code is no longer valid, you must reregister as described in section 1.4.

Once you have successfully activated the app in the online banking system, you will be prompted to change the PIN that you were sent by post to a PIN of your choice. This new PIN muss be at least 12 characters long, contain numbers and both upper and lowercase letters, and include at least one of the following special characters: !"#$%&'()*+,–.:;<=>?@/_. Please do not use personal data (such as your date of birth) as your PIN.

1.5 Authenticating your online banking login and authorizing transactions with TANs using the SecureMessaging App

The TANs you need to log in to M.M.Warburg & CO's online banking system and transactions are displayed automatically in the app. The system automatically detects when you need a TAN.

If you have authorized the use of multiple TAN media, you can select the medium you want to use in the online banking system using the "Select TAN medium" function.

1.6 Registering/authorizing the transaction using the app

Once you have successfully activated your device with the SecureMessaging App, you can use the app to log in to the online banking system and authorize your transactions. You can confirm TANs either directly via the SecureMessaging App or by using the app to scan the QR code from the online banking system.
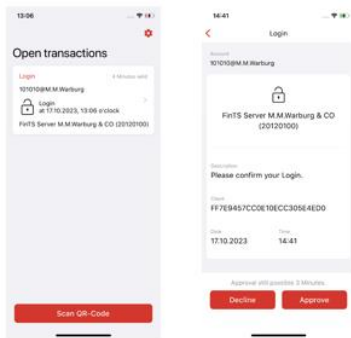
1.7 Input errors in the online banking system

If you make a mistake when entering your client number or PIN, the following message will be displayed on the authentication screen: "**Invalid client number or PIN**." The pushTAN is available in your app for 4 minutes; if you do not activate it during this period, it will be canceled and you must start the transaction again. If you fail to activate the transaction three times, the system will block your access to the system/the TAN medium for security reasons. In this case, please contact us immediately. We will arrange for your access to be restored quickly and unbureaucratically as soon as you have successfully completed an authentication process.

2. Leaving the website (logging out)

The website generates a session for you when you log using your client number and PIN. This is used to uniquely identify you while you are using the system and is terminated by clicking on the "Log out" button. After this, you must log in again using your client number and PIN, and authenticate the login using an-other TAN.

Please always leave the website by clicking on the "Log out" button. However, if you forget to do this the session will terminate automatically after 5 minutes of inactivity.

3. Important information

- Please contact us if you want to change the phone on which you want to install the SecureMessaging App or if your cell phone number changes, since a renewed set-up is required in these cases. It is not possible to transfer data from an old cell phone to a new one.

M.M.WARBURG & CO
BANK

Please contact our service line if have any questions about online banking. The service line is available between 6:00 a.m. and 10:00 p.m. every day, and is free of charge in Germany. The numbers are as follows:

Germany: 0800 72 33 982

International: +49 40 328 223 32

or via e-mail: service@mmwarburg-service.com

Please take note of the enclosed security instructions and of the **emergency hotline** you can use to block your account. You can access this at:

Germany: 0800 588 78 25

International: +49 201 3101 102

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